

Fill in this information to identify the case:

Debtor Name Srinath Dharmapadam & Purvi Dharmapadam

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number: 4:23-bk-00487

☒ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: April 2023

Date report filed: 12/11/2023  
MM/DD/YYYY

Line of business: Independent Contractors

NAISC code: 541600

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Srinath Dharmapadam

Original signature of responsible party: [Signature]

Printed name of responsible party: Srinath Dharmapadam

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

- |  |                                     |                          |                                     |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

- |   |                          |                                     |                          |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

page 1

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 29,962.36

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

\$ 9,230.80Report the total from *Exhibit C* here.**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 2,267.48Report the total from *Exhibit D* here.**22. Net cash flow**+ \$ 6,963.32

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

= \$ 36,925.68Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

\$ 0.00**24. Total payables***(Exhibit E)*

**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00  
(Exhibit F)

**5. Employees**

26. What was the number of employees when the case was filed? 0  
27. What is the number of employees as of the date of this monthly report? 0

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<u>Column A</u>	—	<u>Column B</u>	=	<u>Column C</u>
	<b>Projected</b>		<b>Actual</b>		<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>9,230.80</u>	—	\$ <u>9,230.80</u>	=	\$ <u>0.00</u>
33. Cash disbursements	\$ <u>2,506.21</u>	—	\$ <u>2,267.48</u>	=	\$ <u>238.73</u>
34. Net cash flow	\$ <u>6,724.59</u>	—	\$ <u>6,963.32</u>	=	\$ <u>-238.73</u>
35. Total projected cash receipts for the next month:					\$ <u>9,230.80</u>
36. Total projected cash disbursements for the next month:					- \$ <u>2,600.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>6,630.80</u>

## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

## Exhibit C to Form 425C

Srinath Dharmapadam &  
Purvi Dharmapadam

Month &amp; Year

Apr-23 Case No.: 23-00487

Date Received	Amount Received	Remarks
7-Apr-23	\$ 1,153.85	1099 Payment
14-Apr-23	\$ 1,153.85	1099 Payment
21-Apr-23	\$ 1,153.85	1099 Payment
24-Apr-23	\$ 646.68	Transfer from SECU
28-Apr-23	\$ 1,153.85	1099 Payment
<b>Total Receipts</b>	<b>\$ 5,262.08</b>	
<b>Estya Funds Received</b>		
7-Apr-23	\$ 1,153.85	Consultancy Payment
14-Apr-23	\$ 1,153.85	Consultancy Payment
21-Apr-23	\$ 1,153.85	Consultancy Payment
28-Apr-23	\$ 1,153.85	Consultancy Payment
<b>Total Estya</b>	<b>\$ 4,615.40</b>	
<b>Grand Total</b>	<b>\$ 9,877.48</b>	
Less: SECU	\$ (646.68)	<i>Amount included in the opening balance in March 2023. Reporting here again will duplicate the income</i>
<b>Reported Total</b>	<b>\$ 9,230.80</b>	

Exhibit D Form 425C

Srinath Dharmapadam & Purvi Dharmapadam  
Case No. 23-00487

Month &amp; Year Apr-23

Date Paid	Amount	Method	Vendor	Reason for payment
4-Apr-23	\$ 59.18	Credit Card	Amazon	Clothing
5-Apr-23	\$ 157.83	Credit Card	T-Mobile	Cell Phone
10-Apr-23	\$ 26.21	ACH	First Energy	Electricity Payment
10-Apr-23	\$ 3.00	Credit Card	Martins	Food Purchase
10-Apr-23	\$ 32.69	Credit Card	Amazon	Toilet Tissues
10-Apr-23	\$ 9.57	Credit Card	Amazon	Toiletries
10-Apr-23	\$ 19.45	Credit Card	Martins	Groceries
11-Apr-23	\$ 43.84	Credit Card	Sams Club	Gas for Car
11-Apr-23	\$ 100.75	Credit Card	Sams Club	Groceries
11-Apr-23	\$ 8.37	Credit Card	Sams Club	Lunch
13-Apr-23	\$ 15.09	Credit Card	Amazon	Vacuum Filters
13-Apr-23	\$ 8.80	Cash	Martins	Groceries
16-Apr-23	\$ 65.23	Credit Card	Sams Club	Groceries & Dog Food
16-Apr-23	\$ 35.00	Credit Card	Walmart	Dog Food
16-Apr-23	\$ 61.15	Credit Card	Walmart	Groceries & Landscaping for home
16-Apr-23	\$ 13.87	Credit Card	Lowes	Landscaping
18-Apr-23	\$ 34.77	Credit Card	Lowes	Landscaping
21-Apr-23	\$ 152.07	ACH	Columbia Gas	Natural Gas Payment - Heating Home
24-Apr-23	\$ 1,000.00	ACH	PHH Mortgage	Monthly Mortgage
25-Apr-23	\$ 308.10	ACH	Banner Life Insurance	Life Insurance Premium
25-Apr-23	\$ 31.19	Credit Card	Sams Club	Health Care / Vitamins
25-Apr-23	\$ 66.16	Credit Card	Sams Club	Groceries
25-Apr-23	\$ 7.59	Credit Card	Lowes	Landscaping
29-Apr-23	\$ 7.57	Credit Card	Martins	Groceries

Grand Total \$ 2,267.48

## MyChoice Plus Checking (2016)

(Nickname)

View Account

MyChoice Plus Checking (2016)

Go &gt;

Total Balance

\$7,878.40

Available Balance

\$7,878.40

Up to  
**5.00%** Annual  
Percentage  
Yield

Start saving at a higher  
rate with M&T CD  
options.

M&T Bank

Learn More >

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## My Shortcuts

Edit

Create shortcuts to your  
most frequently used  
online services.

+ Add Shortcuts

Recent Activity

Last 7 Years

Account Info

View Alerts

Schedule a Transfer

Pay a Bill

## PENDING

- You currently have no pending transactions

View Scheduled Transfers (\$0.00)

View Scheduled Bill Payments (\$0.00)

## POSTED

Export Transaction History

View Cleared Checks

Load more transactions

(Older)

Date Range

(In last 90 days only)

04/01/2023

To

04/30/2023

Update

Date	Description	Debit (-)	Credit (+)	Balance
04/28/2023	<div>B3875 JOBS IN US DIR DEP</div> <div>\$1153.85 available on 04/28/2023</div>		\$1,153.85	\$7,031.42
04/25/2023	BANNER BILL PAY	-\$308.10		\$5,877.57
04/24/2023	MORTGAGE SERV CT MTG PYMT	-\$1,000.00		\$6,185.87
04/24/2023	<div>MOBILE DEPOSIT - XXXXXXXX1830 (View)</div> <div>\$250.68 available on 04/24/2023</div> <div> <div>Business days after deposit date</div> <div>Amount Available</div> <div>1</div> <div>\$396.00</div> </div>		\$648.68	\$7,185.87
04/21/2023	COLUMBIA GAS MD SERV PYMT	-\$152.07		\$6,538.99
04/21/2023	<div>B3875 JOBS IN US DIR DEP</div> <div>\$1153.85 available on 04/21/2023</div>		\$1,153.85	\$6,691.06
04/14/2023	<div>B3875 JOBS IN US DIR DEP</div> <div>\$1153.85 available on 04/14/2023</div>		\$1,153.85	\$5,537.21
04/10/2023	FIRSTENERGY OPCO FE ECHECK	-\$26.21		\$4,383.36
04/07/2023	COMENITY PAY SM WEB PYMT	-\$313.15		\$4,409.57
04/07/2023	<div>B3875 JOBS IN US DIR DEP</div> <div>\$1153.85 available on 04/07/2023</div>		\$1,153.85	\$4,722.72

Last login at 10:57 pm ET on Sunday, May 07, 2023

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FOR INQUIRIES CALL: **BALD EAGLE**  
(570) 748-5391

00 0 04503M NM 017

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**ESTYA GROUP LLC**  
**19010 MAPLE VALLEY CIR**  
**HAGERSTOWN MD 21742**

ACCOUNT TYPE	
M&T SIMPLE CHECKING FOR BUSINESS	
ACCOUNT NUMBER	STATEMENT PERIOD
1038	04/01/23 - 04/30/23
BEGINNING BALANCE	\$16,703.61
DEPOSITS & CREDITS	4,615.40
LESS CHECKS & DEBITS	0.00
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$21,319.01

#### ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
04/01/2023	BEGINNING BALANCE			\$16,703.61
04/07/2023	B3875 JOBS IN US DIR DEP 999892	\$1,153.85		17,857.46
04/14/2023	B3875 JOBS IN US DIR DEP 999892	1,153.85		19,011.31
04/21/2023	B3875 JOBS IN US DIR DEP 999892	1,153.85		20,165.16
04/28/2023	B3875 JOBS IN US DIR DEP 999892	1,153.85		21,319.01
	NUMBER OF DEPOSITS/CHECKS PAID	4	0	

TM CLIENTS: EFFECTIVE 5/15/2023, YOUR USE OF TM SERVICES IS GOVERNED BY OUR UPDATED MASTER TREASURY MANAGEMENT SERVICES AGREEMENT (TM AGREEMENT) AND PRODUCT TERMS AND CONDITIONS BOOKLET (BOOKLET). THE UPDATED TM AGREEMENT AND BOOKLET APPLY TO THE MAXIMUM EXTENT PERMISSIBLE UNDER YOUR CURRENT AGREEMENTS; PROVIDED THAT, IN THE EVENT OF CONFLICT WITH PROVISIONS THAT CANNOT BE AMENDED BY NOTICE OR RATIFIED BY CONTINUED USE, SUCH PROVISIONS CONTINUE TO GOVERN, BUT ONLY TO THE EXTENT NECESSARY TO RESOLVE THE CONFLICT. VISIT MTB.COM/TMTERMS FOR A SUMMARY OF CHANGES AND THE UPDATED BOOKLET AND TM AGREEMENT.



## HOW TO BALANCE YOUR M&T BANK ACCOUNT

### TO BALANCE YOUR ACCOUNT WITH THIS STATEMENT COMPLETE STEPS 1, 2, & 3

**STEP 1** Place a checkmark ( ✓ ) beside each item listed on this statement which has a corresponding entry in your register.  
Also place a checkmark next to the item in your register.

**STEP 2** Add to your register:  
(a) Any deposits and other credits shown on this statement which you have not already entered.  
(b) Any interest this statement shows credited to your account.

**STEP 3** Subtract from your register:  
(a) Any checks or other withdrawals shown on this statement which you did not enter into your register.  
(b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.  
(c) Any service charges shown on this statement which you have not already subtracted.

### TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

**STEP 4** List any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
1	\$	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
SUBTOTAL OF COLUMN 1	\$	

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
13	\$	
14		
15		
16		
17		
18		
19		
20		
21		
22		
SUBTOTAL OF COLUMN 2		
SUBTOTAL OF COLUMN 1 +		
TOTAL OUTSTANDING CHECKS AND DEBITS	\$	

**STEP 5** Enter on this line the Ending Balance shown in the summary on the front of this statement.

\$	
----	--

**STEP 6** Enter the total of any deposits or other credits shown on your register which are not shown on this statement.

\$	
----	--

**STEP 7** Enter the total of STEPS 5 & 6.

\$	
----	--

**STEP 8** Enter TOTAL OUTSTANDING CHECKS & DEBITS (from STEP 4).

\$	
----	--

**STEP 9** Subtract STEP 8 from STEP 7 and enter the difference here.

\$	
----	--

This amount should be your current account balance.

If you have questions, think your statement is incorrect, or for information regarding Treasury Management Services, please contact your M&T Relationship Manager or the Commercial Service Team at 1-800-724-2240, Monday through Friday, 8am - 6pm E.T.

# M&T Bank

L018 (11/16)

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## Electronic Deposit Image

**\$646.68**

Customer Name: Mobile  
Customer Number: MOBILE  
Confirmation Number: 3200062831830  
Transaction Date: 04/22/2023 05:03:43

Transmission Date: 04/22/2023 05:03:51  
Business Date: 04/24/2023  
MOBILE CHECK DEPOSIT

538196619

██████████ 2016

1601143106 103100551 [REDACTED] 1386


M&T Bank  
Cust: Mobile  
Account: 66626620  
Returns RT Number  
Item Date: 04/22/202

For information concerning this Money Order  
program, call 1-800-451-2222.

IF THIS INSTRUMENT IS DESIGNATED ON ITS FACE  
AS A MONEY ORDER THE FOLLOWING APPLIES:

LIMITED RECEIPT.

This Money Order will not be paid if it has been forged  
between or between and one or more of the signatories  
to the instrument. It is not valid against the issuer  
if it is not cashed within 180 days from the date of  
issue. It is not valid against whom they have cashed.

For Deposit Only To  2016



971 Corporate Blvd.  
Linthicum, MD 21090-2337  
Tel: 410-487-SECU

OFFICIAL CHECK

49-55/1031

601143106

DATE

April 22, 2023

AMOUNT

PAY Six Hundred Forty-Six and 68/100\*\*\*\*\*

\$ \*\*\*\*\*646.68

TO THE  
ORDER  
OF

Ms. Srinath Dharmapadam

DRAWER: STATE EMPLOYEES CREDIT UNION OF MARYLAND, INC.

From Account: [REDACTED] 1554

ISSUED BY MONEYGRAM PAYMENT SYSTEMS, INC. P.O. BOX 9476 MINNEAPOLIS, MN 55400 DRAWEE: BOKF, NA, EUGAULA, OK

128434 HAGERSTOWN

7

04-22-2023

04-22-2023 12:30:19 PM

FILE COPY

PLEASE DETACH BEFORE DEPOSITING AND RETAIN FOR YOUR RECORDS



971 Corporate Blvd.  
Linthicum, MD 21090-2337  
Tel: 410-487-SECU

OFFICIAL CHECK

49-55/1031

601143106

DATE

April 22, 2023

AMOUNT

PAY Six Hundred Forty-Six and 68/100\*\*\*\*\*

\$ \*\*\*\*\*646.68

TO THE  
ORDER  
OF

Ms. Srinath Dharmapadam

DRAWER: STATE EMPLOYEES CREDIT UNION OF MARYLAND, INC.

AUTHORIZED SIGNATURE  
**NON-NEGOTIABLE**

AUTHORIZED SIGNATURE

ISSUED BY MONEYGRAM PAYMENT SYSTEMS, INC. P.O. BOX 9476 MINNEAPOLIS, MN 55400 DRAWEE: BOKF, NA, EUGAULA, OK

CUSTOMER COPY



971 Corporate Blvd.  
Linthicum, MD 21090-2337  
Tel: 410-487-SECU

OFFICIAL CHECK

49-55/1031

601143106

DATE

April 22, 2023

AMOUNT

PAY Six Hundred Forty-Six and 68/100\*\*\*\*\*

\$ \*\*\*\*\*646.68

TO THE  
ORDER  
OF

Ms. Srinath Dharmapadam

DRAWER: STATE EMPLOYEES CREDIT UNION OF MARYLAND, INC.

*Janet B...*  
AUTHORIZED SIGNATURE  
*Ellen C. Gardner*  
AUTHORIZED SIGNATURE

ISSUED BY MONEYGRAM PAYMENT SYSTEMS, INC. P.O. BOX 9476 MINNEAPOLIS, MN 55400 DRAWEE: BOKF, NA, EUGAULA, OK

⑈601143106⑈ ⑆103100551⑆ [REDACTED] 1386⑈

April 22, 2023 12:29 PM

INTERNAL \$493.64

Acct#: \*\*\*1554 Share Savings

Amt: \$493.64 Deposit

Current Balance: \$646.67

Available Balance: \$636.67

Acct#: \*\*\*1562 SECU Total Checking

Amt: \$493.64 Closeout Withdrawal

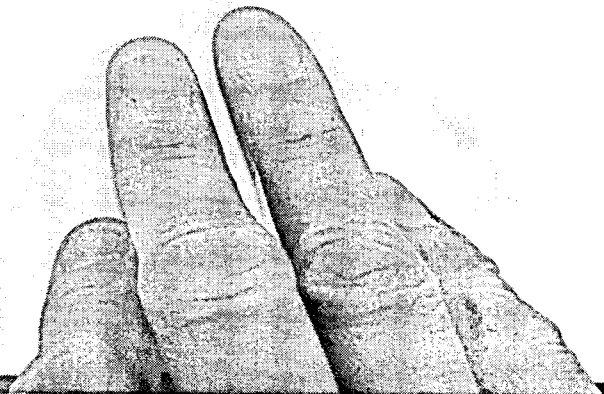
Current Balance: \$0.00

Available Balance: \$0.00

Thank you for choosing SECU!

Deposits may not be available  
for immediate withdrawal.

HAGERSTOWN CB#: 274



April 22, 2023 12:30 PM

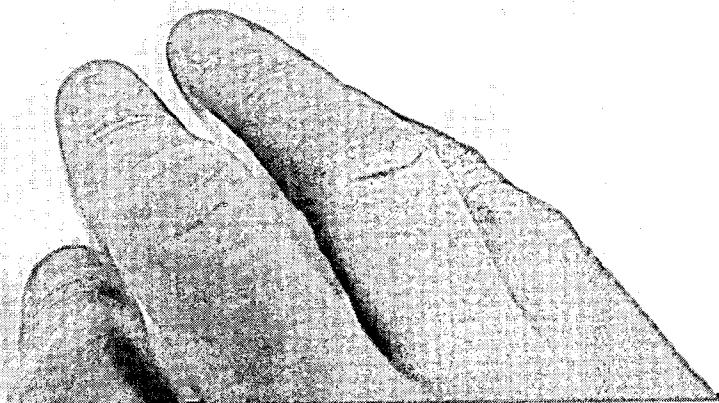
INTERNAL \$646.68

Acct#: \*\*\*1554 Share Savings  
Amt: \$646.68 Closeout Withdrawal  
Current Balance: \$0.00  
Available Balance: -\$10.00

Thank you for choosing SECU!

Deposits may not be available  
for immediate withdrawal.

HAGERSTOWN CB#: 274



Page: 1 of 2  
 Account Number: 1554  
 Statement Date: 04-22-2023

SRINATH DHARMAPADAM  
 19010 MAPLE VALLEY CIRCLE  
 HAGERSTOWN MD 21742

# Statement Summary

Account Number Type  
 8022711554 Share Savings  
 8022711562 SECU Total Checking

Balance  
 0.00  
 0.00

## Account Summary for Share Savings - 8022711554

Starting Balance	+	Deposits	+	Dividend Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
153.03		493.64		0.01		646.68		0.00		0.00

## Transactions for Share Savings - 8022711554

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
04-01	Starting Balance			153.03
04-22	Deposit		493.64	646.67
04-22	Closeout Withdrawal	-646.68		-0.01
04-22	Credit Interest		0.01	0.00

The amount of Dividend earned between 04-01-2023 and 04-22-2023 is \$0.01.  
 The average daily balance during this period was 153.03.  
 The minimum balance during this period was 0.00.  
 The Annual Percentage Yield Earned for this account is 0.11%.

## Account Summary for SECU Total Checking - 8022711562

Starting Balance	+	Deposits	+	Dividend Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
492.64		1.00		0.00		493.64		0.00		0.00

## Transactions for SECU Total Checking - 8022711562

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
04-01	Starting Balance			492.64
04-18	NOW Deposit Zelle From DHIREN SHAH +1-800-879-7328		1.00	493.64
04-22	Statement Print Service Charge	-5.00		488.64
04-22	Statement Copy Fee (\$5.00) Reversal		5.00	493.64

Page: 2 of 2  
Account Number: 1554  
Statement Date: 04-22-2023

SRINATH DHARMAPADAM  
19010 MAPLE VALLEY CIRCLE  
HAGERSTOWN MD 21742

SECU Total Checking - 8022711562 CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
04-22	Closeout Withdrawal	-493.64		0.00

The amount of Dividend earned between 04-01-2023 and 04-22-2023 is \$0.00.  
The average daily balance during this period was 492.83.  
The minimum balance during this period was 0.00.  
The Annual Percentage Yield Earned for this account is 0.00%.